

Psychiatric Disability Consultants, Inc.

MEMO

TO: Todd Ditmar
FROM: Chelsey D. Ugolik
Consultant – PDC, Inc.
DATE: December 12, 1997
RE: Christopher Kearney
Jefferson Pilot

I have made numerous attempts to contact the insured's treatment providers. Unfortunately, the attempts have proven unfruitful.

It appears that psychiatrist Donna P. Judd has her office out of her home. This conclusion was drawn when information operators confirmed that there was no business office listing for this doctor in Columbus or surrounding areas. The only listing provided was for a 5415 Victoria Park address in Columbus, OH. This is the residential listing for the doctor. A message left for the doctor on 12/5/97 was not returned.

Three calls were placed to the offices of Dr. M. Lehenbauer (of Alliance Primary Care). I spoke with the doctor's assistant, Christine, on two occasions.

On 11/21/97, Christine asked me to give her the questions so that she may relay them to the doctor. (He was not available to speak with me.) I explained the need for me to speak to the doctor directly, telling her that the company would reimburse the doctor for his time. She refused to schedule a time for me to talk to the doctor. She told me that the doctor does not have anything to tell me beyond what is in the session notes in our files because Lehenbauer is not currently treating the insured. She said that Mr. Kearney is under the care of a psychologist.

Christine spoke of the last three times the doctor saw Mr. Kearney:

11/15/97: poison ivy
12/18/96: all over itching
(pre-12/96): suture removal



Christine told me that she would tell the doctor I wanted to speak with him and that he might call.

I called Dr. Lehenbauer's office again on 12/5/97. The doctor was not available to speak to me. I talked to Christine and recapped our 11/21/97 conversation. She said that the doctor is very busy due to the holidays, etc. I asked if the doctor received the message that I called and she responded by saying that my

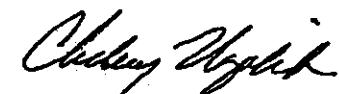
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message with Mr. Kearney's file is on Dr. Lehenbauer's desk—"on the bottom of the pile." I again requested to make an appointment to talk to the doctor. She said that the doctor doesn't make appointments of this nature. I explained that it was important that I speak to the doctor—that his cooperation and information is necessary so that the insured's disability claim would not be negatively affected. She said the doctor was aware of this—that I might hear from him.

Sincerely,



Chelsey Ugolik
Consultant – PDC, Inc.

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